



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

Sheet	1	Of	6	Attorney Docket Number	14846-30
-------	---	----	---	------------------------	----------

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	3634669		01/11/1971	Wyckoff et al.	
	4346442		08/24/1982	Musmanno	
	4355372		10/19/1982	Goldberg	
	4376978		03/15/1983	Musmanno	
	4597046		06/24/1986	Musmanno et al.	
	4598367		07/01/1986	DeFrancesco et al.	
	4642768		02/10/1987	Roberts	
	4674044		06/16/1987	Kalmus et al.	
	4736294		04/05/1988	Le Grand	
	4739478		04/19/1988	Roberts et al.	
	4760604		07/26/1988	Cooper	
	4774663		09/27/1988	Musmanno et al.	
	4831526		05/16/1989	Luchs	
	4866634		09/12/1989	Reboh	
	4897811		01/30/1990	Scofield	
	4972504		11/20/1990	Daniel Jr.	
	5041972		08/20/1991	Frost	
	5220500		06/15/1993	Baird	
	5227874		07/13/1993	Von Kohorn	
	5231571		07/27/1993	D'Agostino	
	5278751		01/11/1994	Adiano	
	5297032		03/22/1994	Trojan et al.	
	5444844		08/22/1995	Inoue	
	5481647		01/02/1996	Brody	
	5490060		02/06/1996	Malec	
	5523942		05/04/1996	Tyler	
	5550734		08/27/1996	Tater	
	5551021		08/27/1996	Harada	
	5583778		12/10/1996	Wind	
	5592590		01/07/1997	Jolly	
	5603025		02/11/1997	Tabb	
	5606496		02/25/1997	D'Agostino	
	5611052		03/11/1997	Dykstra	
	5615109		03/25/1997	Eder	
	5615341		03/25/1997	Srikant	
	5649116		07/15/1997	McCoy	
	5655085		08/05/1997	Ryan	
	5671363		09/23/1997	Cristofich et al.	
	5689650		11/18/1997	McClelland et al.	
	5717865		02/10/1998	Stratmann	
	5732397		03/24/1998	DeTore	
	5758328		05/26/1998	Giovannoli	
	5765144		06/09/1998	Larche	
	5774878		06/30/1998	Marshall	
	5774883		06/30/1998	Andersen, et al.	
	5802502		09/01/1998	Gell	
	5983206		11/09/1999	Oppenheimer	

Substitute for form 1449A/PTO				Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/697,849	
(USE AS MANY SHEETS AS NECESSARY)				Filing Date	10/30/2003	
Sheet		2	Of	6	First Named Inventor	Andrew Doddington
					Art Unit	3692
					Examiner Name	Ojo O. Oyebisi
					Attorney Docket Number	14846-30

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		5987434	11/16/1999	Libman	
		5995942	11/30/1999	Smith et al.	
		5999907	12/07/1999	Donner	
		2003/0216965	11/20/2003	Libman	
		2004/0030626	02/12/2004	Libman	
		2004/0039588	02/26/2004	Libman	
		5842178	11/24/1998	Giovannoli	
		5870721	02/09/1999	Norris	
		5873096	02/16/1999	Lim	
		5875437	02/23/1999	Atkins	
		5878258	03/02/1999	Pizi	
		5878403	03/02/1999	Agrawal	
		5913202	06/15/1999	Motoyama	
		5918217	06/29/1999	Maggioncalda	
		5920848	07/06/1999	Schutzer	
		5930775	07/27/1999	McCauley	
		5940811	08/17/1999	Norris	
		5940812	08/17/1999	Tengel et al.	
		5950175	09/07/1999	Austin	
		5963953	10/05/1999	Cram et al.	
		5970467	10/19/1999	Alavi	
		5974396	10/26/1999	Anderson	
		5978779	11/02/1999	Stein et al.	
		6009415	12/28/1999	Shurling et al.	
		6018722	01/25/2000	Ray et al.	
		6021397	02/01/2000	Jones et al.	
		6026370	02/15/2000	Jermyn	
		6029139	02/22/2000	Cunningham et al.	
		6032125	02/29/2000	Ando	
		6044371	03/28/2000	Person et al.	
		6055510	04/25/2000	Henrick	
		6070147	05/30/2000	Harms et al	
		6076072	06/13/2000	Libman	
		6078892	06/20/2000	Anderson et al.	
		6088686	07/11/2000	Walker et al.	
		6108641	08/22/2000	Kenna et al.	
		6173270	01/09/2001	Cristofich et al.	
		6188993	02/13/2001	Eng et al.	
		6199077	03/06/2001	Inala et al.	
		6202053	03/13/2001	Christiansen et al.	
		6236978	05/22/2001	Tuzhilin	
		6249775	06/19/2001	Freeman et al.	
		6269346	07/31/2001	Cristofich et al.	
		6321212	11/20/2001	Lange	
		6502080	12/31/2002	Eichorst et al.	
		5852811	12/22/1998	Atkins	
		5644727	07/01/1997	Atkins	

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/697,849
<i>(USE AS MANY SHEETS AS NECESSARY)</i>				Filing Date	10/30/2003
				First Named Inventor	Andrew Doddington
				Art Unit	3692
				Examiner Name	Ojo O. Oyebisi
Sheet	3	Of	6	Attorney Docket Number	14846-30

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number, Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	6452613		09/17/2002	Lefebvre et al	
	6317726		11/13/2001	O'Shaughnessy	
	6349291		02/19/2002	Varma	
	6278981		08/21/2001	Dembo et al.	
	5727161		03/10/1998	Purcell Jr.	
	6078901		06/20/2000	Ching	
	2002/0111850		08/15/2002	Smrckas et al.	
	2003/0018492		01/23/2003	Carlson	
	5799286		08/25/1998	Morgan et al.	
	5991741		11/23/1999	Speakman et al.	
	6154731		11/28/2000	Monks et al.	
	6311144		10/30/2001	Abu El Ata	
	6490569		12/03/2002	Grune et al.	
	6513018		01/28/2003	Culhane	
	2001/0056398		12/27/2001	Scheirer	
	5848400		12/08/1998	Chang	
	6601044		07/29/2003	Wallman	
	6029195		02/22/2000	Herz	
	5321933		06/21/1994	Seifert et al.	
	2002/0059139		05/16/2002	Evans	
	5819237		10/06/1998	Garman	
	6064985		05/16/2000	Anderson	
	6122623		09/19/2000	Garman	
	6263320		07/17/2001	Danilunas et al.	
	6725257		04/20/2004	Cansler et al.	
	2001/0011243		08/02/2001	Dembo et al.	
	2002/0019803		02/14/2002	Muller	
	2002/0198797		12/26/2002	Cooper et al.	
	2003/0229582		12/11/2003	Sherman et al.	
	2004/0236641		11/25/2004	Abbott et al.	
	5721847		02/24/1998	Johnson, Jeffrey J.	
	5768158		06/16/1998	Adler et al.	
	6008817		12/28/1999	Gilmore Jr., John T.	
	6188403		02/13/2001	Sacerdoti et al.	
	2005/0060252		03/17/2005	Doddington, Andrew	
	5764923		06/09/1998	Tallman et al.	
	6212494		04/03/2001	Boguraev	
	6349290		02/19/2002	Horowitz, et al.	
	6741975		05/25/2004	Nakisa, et al.	
	6850923		02/01/2005	Nakisa, et al.	
	6985880		01/10/2006	Hodgdon, et al.	
	2002/0019791		02/14/2002	Goss, et al.	
	20020111890		08/15/2002	Sloan, et al.	
	2003/0028466		02/06/2003	Jenson, et al.	
	2003/0212628		11/13/2003	Kuttan, et al.	
	2004/0267651		12/30/2004	Jenson, et al.	
	2004/0054610		03/18/2004	Amstutz, et al.	

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/697,849
(USE AS MANY SHEETS AS NECESSARY)				Filing Date	10/30/2003
				First Named Inventor	Andrew Doddington
				Art Unit	3692
				Examiner Name	Ojo O. Oyebisi
Sheet	4	Of	6	Attorney Docket Number	14846-30

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		2005/0004855	01/06/2005	Jenson, et al.	
		2005/0004856	01/06/2005	Brose, et al.	
		2005/0010510	01/13/2005	Brose, et al.	
		2005/0027632	02/03/2005	Zeitoun, et al.	
		2005/0144108	06/30/2005	Loeper	
		5920848	07/06/1999	Schutzer, et al.	
		6330551	12/11/2001	Burchetta, et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		2002-163589	06/07/2002	Tanimoto	
		99/27479	06/03/1999	Watson	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/697,849
(USE AS MANY SHEETS AS NECESSARY)				Filing Date	10/30/2003
				First Named Inventor	Andrew Doddington
				Art Unit	3692
				Examiner Name	Ojo O. Oyebisi
Sheet	5	Of	6	Attorney Docket Number	14846-30

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		ASCH; HOW THE RMA/FAIR ISAAC CREDIT-SCORING MODEL WAS BUILT, JOURNAL OF COMMERCIAL LENDING, VOL. 77, NO. 10, 06/1995, PP. 10-16	
		TAYLOR ET AL.; CARD ISSUERS TURN TO SCORING AS THEY FACE INCREASING RISK, FINANCIAL SERVICES REPORT, VOL. 8, NO. 15, 07/24/1991, P. 1	
		ROGER ET AL.; A CREDIT SCORING MODEL TO EVALUATE THE CREDIT WORTHINESS OF CREDIT CARD APPLICANTS, DEVELOPMENTS IN MARKETING SCIENCE, VOL. 5, 1982	
		HICKMAN; USING SOFTWARE TO SOFTEN BIG-TIME COMPETITION, BANK SYSTEMS AND TECHNOLOGY, VOL. 31, NO. 8, 06/1994, PP. 38-40	
		SULLIVAN; SCORING BORROWER RISK, MORTGAGE BANKING, VOL. 55, NO. 2, 11/1994, PP. 94-98	
		JAMESON; EXPANDING RISK MANAGEMENT STRATEGIES: KEY TO FUTURE SURVIVAL, CREDIT WORLD, VOL. 84, NO. 5, 05/1996, PP. 16-18	
		FRIEDLAND; CREDIT SCORING DIGS DEEPER INTO DATA, CREDIT WORLD, VOL. 84, NO. 5, 05/1996, PP. 19-23	
		CREDIT SCORING NEW MARKETS, BANK TECHNOLOGY NEWS, VOL. 9, NO. 7, 07/1996, P. 1	
		CAREY; THE SUB-PRIME CREDIT MARKET: IDENTIFYING GOOD RISKS FOR UNSECURED CARDS, CREDIT WORLD, VOL. 85, NO. 1, 09/1996, PP. 13-15	
		OPPORTUNITY KNOCKS AT SCORING'S DOOR, COLLECTION AND CREDIT RISK, VOL. 2, NO. 4, 04/1997, P. 53	
		MAKUCH; MANAGING CONSUMER CREDIT DELINQUENCY IN THE US ECONOMY: A MULTI-BILLION DOLLAR MANAGEMENT SCIENCE APPLICATION, INTERFACES, 02/1992, PP. 90-109	
		PORTNER; THERE MUST BE A BETTER WAY, MORTGAGE BANKING, VOL. 53, NO. 2, 11/01/1992, PP. 12-22	
		PRODUCT DATA INTEGRATION TECHNOLOGIES, INC., STEP INTEGRATIN AUTHORS, PRINTED ON 04/26/1999	
		FREEMARKETS, PRINTED ON 04/26/1999	
		AT YOUR REQUEST, WWW.WINGSPANBANK.COM, 09/28/1999	
		MEREDITH; INTERNET BANK MOVES CLOSER TO VIRTUAL REALITY, USA TODAY, 05/05/1995	
		CSU/DSU (CHANNEL SERVICE UNIT/DATA SERVICE UNIT), CTI (COMPUTER-TELEPHONY INTEGRATION), PP. 208-210	
		KNEIS; HEDGE FUND STRATEGIES: A PRIMER, CANADIANHEDGEWATCH, P. 3	
		DERIVATIVES PRIMER, CEIBA, ASSOCIATION FOR FINANCIAL PROFESSIONALS, COMMITTEE ON INVESTMENT OF EMPLOYEE BENEFIT ASSETS, 12/2001	
		HEDGE FUND PRIMER - THE BASICS, KSP CAPITAL MANAGEMENT LLC, INFORMATION@KSPCAPITAL.COM, PRINTED 07/24/2002, 18 PAGES	
		ARMSTRONG; FUND OF FUNDS: PERFECT SOLUTION OR DANGEROUS SHORTCUT?, INVESTOR SOLUTIONS, INC., WWW.INVESTORSOLUTIONS.COM, PRINTED 7/24/2002	
		HEDGE FUND PRIMER ABOUT FUND OF FUNDS, LINKS SECURITIES LLC, WWW.HEDGEFUND.NET/PRIME_FOF.PHP3, 2002, 2 PAGES	
		WHY A FUND OF FUNDS?, ALTEGRIS INVESTMENTS, WWW.MANAGEDINVESTMENTS.COM/HEDGE FUND OF FUNDS, PRINTED 07/24/2002	
		TRADING AND CAPITAL-MARKETS ACTIVITIES MANUAL, INSTRUMENT PROFILES: STRUCTURED NOTES, FEDERAL RESERVE SYSTEM, THE TURIN GROUP, WWW.TOERIEN.COM/BOOKS/MANUAL/4040.HTM, PRINTED 07/24/2002, 14 PAGES	
		PRIMER: DERIVATIVES INSTRUMENTS, DERIVATIVES STUDY CENTER, WWW.ECONSTRAT.ORG/DSCINSTRUMENTS.HTM, PRINTED 07/24/2002, 8 PAGES	

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/697,849
<i>(USE AS MANY SHEETS AS NECESSARY)</i>				Filing Date	10/30/2003
				First Named Inventor	Andrew Doddington
				Art Unit	3692
				Examiner Name	Ojo O. Oyebisi
Sheet	6	Of	6	Attorney Docket Number	14846-30

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		POURMOKHTAR; A HEDGE FUND PRIMER VERSION 0.1, WWW.EMF.NET/?FARZIN/HEDGEFUND.HTML, PRINTED 07/24/2002, 5 PAGES	
		HUDDLING WITH WILLIAM BERNSTEIN: SMALL TOWN DOCTOR, INVESTING PRO	
		BOGLE; MUTUAL FUNDS AT THE MILLENNIUM: FUND DIRECTORS AND FUND MYTHS, THE VANGUARD GROUP TO THE '40 ACT INSTITUTE OF PLI (PRACTICING LAW INSTITUTE), NEW YORK, NY, 05/15/2000, 15 PAGES	
		QUINN; CREDIT CARD ISSUERS KEEPING A CLOSER WATCH ON HOW YOU PAY BILLS, WASHINGTON POST, STAYING AHEAD, BUSINESS SECTION P6, 04/25/1988, 1 PAGE	
		SPIRER; WHEN BAD CREDIT BEHAVIOR BECOMES THE NORM, CREDIT WORLD, VOL. 85, ISS. 6, JULY/AUGUST 1997, P. 18	
		MARKESE; CAN YOU TRUST MUTUAL FUND RANKINGS?, CONSUMERS' RESEARCH MAGAZINE, VOL. 76, NO. 10, RESEARCH LIBRARY, 10/1993, P. 20	
		MCLAUGHLIN; TAPPING WEB TO SEARCH FOR RIGHT FUND - FUNDPROFILER SPEEDS SEARCH, BOSTON HERALD, BOSTON, MA, 12/16/1999, P. 70	
		CUMBY ET AL.; EVALUATING THE PERFORMANCE OF INTERNATIONAL MUTUAL FUNDS, THE JOURNAL OF FINANCE, VOL. 45, NO. 2, 06/1990, PP. 497-521	
		GS-CALC 6.0.1.1., JPS DEVELOPMENT; HTTP://DOWNLOAD.COM, PRINTED 9/03/2003	
		TCS 4.20; TELSYS SAS; HTTP://DOWNLOAD.COM, PRINTED 9/30/2003	
		INTERNET; LENDING TREE, MORTGAGE APPLY ONLINE IN MINUTES, WWW.LENDINGTREE.COM, 7 PAGES, PRINTED 02/01/1999	
		STORMS, PHILLIP; USING MORTGAGE CREDIT TO ACHIEVE CLIENT OBJECTIVES, JOURNAL OF FINANCIAL PLANNING, ISSN/ISBN: 10403981, PROQUEST DOCUMENT ID: 10403981, VOL. 9, ISSUE 5, 9 PAGES, OCTOBER 1996	
		STORMS, PHILLIP; USING MORTGAGE CREDIT TO ACHIEVE CLIENT OBJECTIVES, JOURNAL OF FINANCIAL PLANNING, ISSN/ISBN: 10403981; PROQUEST DOCUMENT ID:10403981; DENVER: VOL. 9; ISSUE 5; 9 PAGES, OCTOBER 1996	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.